## Case 18-25232 Doc 1 Filed 09/06/18 Entered 09/06/18 21:41:25 Desc Main Document Page 1 of 59

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar	e the name that is on government-issued ure identification (for nple, your driver's ise or passport).	Tamiko First name  L Middle name	First name  Middle name
	iden	g your picture tification to your ting with the trustee.	Cook Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		de your married or den names.		
3.	you num Indi	the last 4 digits of Social Security ber or federal vidual Taxpayer tification number	xxx-xx-4967	

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Case number (if known)

Debtor 1 Tamiko L Cook

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)	☐ I have not used any business name or EINs.  Business name(s)			
	•	EINs	EINs			
5.	Where you live	14235 S Dearborn St	If Debtor 2 lives at a different address:			
		Riverdale, IL 60827  Number, Street, City, State & ZIP Code  Cook	Number, Street, City, State & ZIP Code			
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
bankruptcy		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Case number (if known) Debtor 1 Tamiko L Cook

⊃ar	t 2: Tell the Court About	Your Ban	kruptcy Ca	se				
7.	The chapter of the Bankruptcy Code you are choosing to file under		010)). Also, oter 7 oter 11 oter 12	rief description of each, see $\Lambda$ go to the top of page 1 and ch			C. § 342(b) for Individu	als Filing for Bankruptcy
		·						
3.	How you will pay the fee	ab or	out how yo	entire fee when I file my per u may pay. Typically, if you ar attorney is submitting your pa address.	e paying	the fee yourself, y	ou may pay with cash	, cashier's check, or money
				the fee in installments. If you e in Installments (Official Form		e this option, sign a	and attach the Applica	tion for Individuals to Pay
		☐ Ir bu ap	request that ut is not requestion you	t my fee be waived (You may uired to, waive your fee, and n ur family size and you are unal on to Have the Chapter 7 Filing	request hay do so ble to pa	o only if your incom y the fee in installm	ie is less than 150% onents). If you choose t	of the official poverty line that his option, you must fill out
<b>)</b> .	Have you filed for bankruptcy within the	□ No.						
	last 8 years?	Yes.	District	NDIL Ch 13 dismissed	When	10/10/17	Case number	17-30309
			District	NDIL OII 13 disillissed	When	10/10/11	Case number	17-30303
			District		When		Case number	
					-			
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.						
			Debtor				Relationship to y	ou
			District		When		Case number, if	
			Debtor				Relationship to y	
			District		When		Case number, if	known
11.	Do you rent your	■ No.	Go to li	ne 12.				
	residence?	☐ Yes.	Has yo	ur landlord obtained an eviction	n judgm	ent against you?		
				No. Go to line 12.				
				Yes. Fill out <i>Initial Statement</i> this bankruptcy petition.	About aı	n Eviction Judgmer	nt Against You (Form	101A) and file it as part of

Document Page 4 of 59 Case number (if known) Debtor 1 Tamiko L Cook Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor Go to Part 4. of any full- or part-time No. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs immediate attention? needed, why is it needed?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Debtor 1 Tamiko L Cook Page 5 of 59 Case number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit
counseling agency within the 180 days before I filed
this bankruptcy petition, and I received a certificate of completion.
completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	otor 1 Tamiko L Cook			Case nu	mber (if known)		
Par	t 6: Answer These Quest	ions for Repo	orting Purposes				
16.	What kind of debts do you have?		individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.  Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.  State the type of debts you owe that are not consumer debts or business debts  I am not filing under Chapter 7. Go to line 18.  Yes.  I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  No. When the description of the filing under Chapter 7. Bo you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  No. When the filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  No. So				
			No. Go to line 16b.				
			Yes. Go to line 17.				
			No. Go to line 16c.				
			Yes. Go to line 17.				
		16c. St	ate the type of debts you owe	e that are not consumer debts or bus	siness debts		
17.	Are you filing under Chapter 7?	■ No.	am not filing under Chapter 7.	Go to line 18.			
	after any exempt are paid that funds will be available to distribute to unsecured creditors?  property is excluded and						
	administrative expenses		l No	funds will be available to distribute to unsecured creditors?    1,000-5,000			
	are paid that funds will be available for				ebts are defined in 11 U.S.C. § 101(8) as "incurred by an loose."  Its are debts that you incurred to obtain in of the business or investment.  Its are debts that you incurred to obtain in of the business or investment.  Its are debts that you incurred to obtain in of the business or investment.  Its are debts that you incurred to obtain in of the business or investment.  Its are debts that you incurred to obtain in of the business or investment.  Its are debts that you incurred to obtain in of the business or investment.  Its are debts that you incurred to obtain in of the business or investment.  Its are debts that you incurred to obtain in of the business or investment.  Its are debts that you incurred to obtain in of the business or investment.  Its are debts that you incurred to obtain in or in business or investment.  Its are debts that you incurred to obtain in or in the business or investment.  Its are debts that you incurred to obtain in obtain in or investment.  Its are debts that you incurred to obtain in obtain in or investment.  Its are debts that you incurred to obtain in obtain in or in the business or investment.  Its are debts that you incurred to obtain in obtain in or in the business or investment.  Its are debts that you incurred to obtain in obtain in or in the business or investment.  Its are debts that you incurred to obtain in or investment.  Its are debts that you incurred to obtain in or investment.  Its are debts that you incurred to obtain in or investment.  Its are debts that you incurred to obtain in or investment.  Its are debts that you incurred to obtain in or investment.  Its are debts that you incurred to obtain in or investment.  Its are debts that you in the business or investment.  Its are debts that you incurred to obtain in or investment.  Its are debts that you investment.  Its are debts the substitute.  Its are debts the substitute.  Its are debts the substitute.  Its are debts are debts are defined and administrative expenses.  Its are debts are debts are defined and a		
	distribution to unsecured creditors?						
18.	How many Creditors do	<b>■</b> 1-49		□ 1,000-5,000	<b>1</b> 25,001-50,000		
	you estimate that you owe?	□ 50-99					
	owe?	□ 100-199 □ 200-999		□ 10,001-25,000	☐ More than100,000		
19.	How much do you	□ \$0 - \$50,	000	☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?						
20.	How much do you estimate your liabilities	<b>□</b> \$0 - \$50,					
	to be?						
		_ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \			poerty is excluded and administrative expense ?    25,001-50,000		
Par	t 7: Sign Below						
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.					
		I request rel	ief in accordance with the cha	apter of title 11, United States Code,	specified in this petition.		
		bankruptcy of and 3571.	case can result in fines up to				
		/s/ Tamiko Tamiko L		Signature of De	ebtor 2		
		Signature of		<del></del>			
		Executed or		Executed on			
			MM / DD / YYYY		MM / DD / YYYY		

Debtor 1 Tamiko L Cook Page 7 of 59 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Julie M Gleason	Date	September 6, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Julie M Gleason 6273536		
Gleason & Gleason		
Firm name		
77 W Washington, Ste 1218		
Chicago, IL 60602		
Number, Street, City, State & ZIP Code		
Contact phone (312) 578-9530	Email address	troy@chicagobk.com
6273536 IL		
Bar number & State		

		Docum	ent Page 8 of 5	59	
Fill in this informa	ation to identify your	case:			
Debtor 1	Tamiko L Cook				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					☐ Check if this is an
					amended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

•			
Par	Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	84,500.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	31,955.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	116,455.00
Par	t 2: Summarize Your Liabilities		
			iabilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	207,813.62
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	7,088.98
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	66,252.44
	Your total liabilities	\$	281,155.04
Par	t3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,002.98
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,717.34
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal	family or

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Page 9 of 59
Case number (if known) Debtor 1 Tamiko L Cook

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

6,635.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	7,088.98
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	45,015.83
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	52,104.81

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## realfor.com® NETWORK

Riverdale, IL

Q

### Recommended nearby homes



Similar Price

\$89,000 13614 S Wentworth Ave



Similar Size

\$97,000 13945 S Stewart Ave 3 bd - 2 ba - 1,089 sq ft



Trending \$7,500

935 W 123rd St 2 bd - 1 ba - 1,087 sq ft



Off Market

Est. \$84,500 o



1 full, 1 half baths 1,091 so ft

3,750

sq ft lot

Commute Tirge 14235 S Dearborn St, Riverdale, IL 66827

Share

Request Details

Property Overview - 14235 S Dearborn St, Riverdale, IL 60827 is a single family home built in 1958. This property was last sold for \$128,500 in 2007 and currently has an estimated value of \$84,500.

Read More v

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Fill i	n this in	formation to identify	your case and th			1 800. 11 (11.15)			
Debt	or 1	Tamiko L Co	ok						
		First Name	Middle	Name		Last Name			
Debte Spous	or 2 se, if filing)	First Name	Middle	Name		Last Name			
Jnite	ed States	s Bankruptcy Court for	the: NORTHER	N DISTI	RICT OF ILLIN	NOIS			
Case	numbe	r				_			Check if this is an amended filing
SC n each nink i	hed h catego t fits bes	st. Be as complete and a	operty escribe items. List	e. If two	married people	on asset fits in more than one of e are filing together, both are e e top of any additional pages,	qually responsible	for supp	lying correct
Part 1	_	· ribe Each Residence, Bu	ilding Land or Ot	her Real	Estate You Ow	yn or Have an Interest In			
Do		· · ·				land, or similar property?			
_	•	, , , ,	unable interest in a	illy resid	ence, bulluling,	iand, or similar property:			
	No. Go to								
	100. 1111	ere is the property?							
1.1				What	is the property	? Check all that apply			
_		S Dearborn St			Single-family h	nome			s or exemptions. Put
	Street add	lress, if available, or other desc	cription		Duplex or multiple Condominium	ti-unit building or cooperative			aims on <i>Schedule D:</i> Secured by Property.
	Riverd	ale IL	60827-0000		Manufactured Land	or mobile home	Current value of t entire property?		Current value of the portion you own?
	City	State	ZIP Code		Investment pro	operty	\$84,500	0.00	\$84,500.00
					Timeshare Other				r ownership interest by by the entireties, or
				Who		in the property? Check one	a life estate), if kr	-	, ,,,,
	Cook				Debtor 1 only				
_	County				Debtor 2 only Debtor 1 and I	Dahtar 2 anly			
	,					f the debtors and another	Check if this (see instructions		inity property
						ou wish to add about this item	, such as local	,	
					#: 29-04-403				
						rom Part 1, including any e			\$84,500.00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

9. Equipment for sports and hobbies

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Doc 1

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Desc Main

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

page 2

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Debtor 1	Tamiko L Cook	Boodinone	Case number (if known)	
☐ Yes.	Describe			
■ No	ms  ples: Pistols, rifles, shotguns, ammunitio  Describe	on, and related equipmen	t	
☐ No	es  ples: Everyday clothes, furs, leather coa  Describe	ts, designer wear, shoes	accessories	
	<b>Used Clothing</b>			\$200.00
☐ No		, engagement rings, wed	ding rings, heirloom jewelry, watches, gems, g	old, silver
	Misc. Costume Je	ewelry		\$100.00
■ No □ Yes.  14. Any o ■ No □ Yes.  15. Add	Give specific information	rom Part 3, including a	ncluding any health aids you did not list ny entries for pages you have attached	\$1,550.00
_			l	
	escribe Your Financial Assets wn or have any legal or equitable inte	rest in any of the follow	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	ples: Money you have in your wallet, in y		osit box, and on hand when you file your petition	on
			Cash on Hand	\$50.00
	sits of money ples: Checking, savings, or other financi institutions. If you have multiple ac		of deposit; shares in credit unions, brokerage htitution, list each.	ouses, and other similar
		Institution r	name:	
	17.1.	PLS Prep	aid Card	\$5.00

Official Form 106A/B Schedule A/B: Property page 3

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D	ebtor 1	Tamiko L Cook			Case number (if known)	
18	Examp  ■ No	mutual funds, or publi les: Bond funds, investm		rith brokerage firms, mon	ey market accounts	
19	joint vo ■ No	enture  Give specific information	about them		orporated businesses, including an interes	t in an LLC, partnership, and
20	Negotia Non-ne	ment and corporate bo able instruments include egotiable instruments are Give specific information	personal check those you can	ks, cashiers' checks, pror	% of ownership: egotiable instruments missory notes, and money orders. by signing or delivering them.	
21	Examp □ No □	nent or pension accoun les: Interests in IRA, ERI List each account separa	SA, Keogh, 40	1(k), 403(b), thrift saving	s accounts, or other pension or profit-sharing	plans
		Туре	of account:	Institution n	ame:	
		Pens	sion	Post Offic	ce Retirement	\$30,000.00
22	Your sl Examp ■ No		ts you have ma	rent, public utilities (elec	tinue service or use from a company ctric, gas, water), telecommunications compar	nies, or others
23			odic payment of		life or for a number of years)	
	■ No □ Yes	Issuer nan	ne and descript	tion.		
24	Interest				gram, or under a qualified state tuition pro	ogram.
	☐ Yes	Institution	name and desc	cription. Separately file th	ne records of any interests.11 U.S.C. § 521(c):	
25	■ No	equitable or future inte		erty (other than anythin	g listed in line 1), and rights or powers exe	ercisable for your benefit
26	Examp  ■ No	s, copyrights, trademarl les: Internet domain nam Give specific information	es, websites, p		nal property nd licensing agreements	
27		es, franchises, and other les: Building permits, exc			n holdings, liquor licenses, professional licens	es

Official Form 106A/B Schedule A/B: Property page 4

 $\hfill \square$  Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured

claims or exemptions.

		Case 18-25232	2 Doc 1	Filed 09/06/18	Entered 09/06/18 21:41:25	Desc Main
Debte	or 1	Tamiko L Cook		Document	Page 15 of 59  Case number (if known)	
28. <b>T</b> a	ax refu	unds owed to you				
_	No Yes (	Rive specific information	about them in	cluding whether you alre	ady filed the returns and the tax years	
_	163. (	Sive specific information	about them, in	cidding whether you alle	ady filed the returns and the tax years	
E	Examp No	support les: Past due or lump su Give specific information		usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
E	Examp No	mounts someone ower les: Unpaid wages, disab benefits; unpaid loar Give specific information	pility insurance ns you made to		efits, sick pay, vacation pay, workers' compe	nsation, Social Security
E		es in insurance policies les: Health, disability, or		nealth savings account (	HSA); credit, homeowner's, or renter's insurar	nce
_		Name the insurance com Co	pany of each p mpany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
			erm Life Insu nployer - No	rance Policy w/ CSV		\$0.00
33. <b>C</b>	No Yes.	ne has died.  Give specific information	n hether or not	you have filed a lawsu	surance policy, or are currently entitled to receive the state of the	eive property because
_	No	Describe each claim	•	ourance damis, or right	7.0 500	
	No	ontingent and unliquid Describe each claim		every nature, includin	g counterclaims of the debtor and rights to	set off claims
	No	ancial assets you did n				
					ny entries for pages you have attached	\$30,055.00
Part 5	Des	cribe Any Business-Relat	ed Property You	Own or Have an Interest	In. List any real estate in Part 1.	
37. <b>D</b> c	you o	wn or have any legal or ed	quitable interest	in any business-related p	roperty?	
_		to Part 6. o to line 38.				
Part 6		cribe Any Farm- and Com ou own or have an interest in			n or Have an Interest In.	
46 D	0 V0::	own or have any local	or equitable in	storact in any farm- or 4	commercial fishing-related property?	

Official Form 106A/B Schedule A/B: Property page 5

No. Go to Part 7.

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Case number (if known) Document Debtor 1 Tamiko L Cook ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ..... \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$84,500.00 Part 2: Total vehicles, line 5 \$350.00 \$1,550.00 Part 3: Total personal and household items, line 15 Part 4: Total financial assets, line 36 58. \$30,055.00 Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... \$31,955.00 Copy personal property total \$31,955.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$116,455.00

Official Form 106A/B Schedule A/B: Property page 6

Fill in this infor	mation to identify your	case:		
Debtor 1	Tamiko L Cook			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this i amended filin

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	e Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
14235 S Dearborn St Riverdale, IL 60827 Cook County	\$84,500.00		\$15,000.00	735 ILCS 5/12-901
PIN#: 29-04-403-018-0000 Line from <i>Schedule A/B</i> : 1.1			100% of fair market value, up to any applicable statutory limit	
2012 Dodge Charger Totalled	\$350.00		\$2,400.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Misc. Household Goods (bedroom furniture, kitchen appliances, tables,	\$900.00		\$900.00	735 ILCS 5/12-1001(b)
chairs, sofas, etc.) Line from <i>Schedule A/B</i> : <b>6.1</b>			100% of fair market value, up to any applicable statutory limit	
Misc. Consumer Electronics (Including TV's, Phones, Computers,	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
Games, Video Players) Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Books, Pictures, Videos, and DVDs	\$150.00		100%	735 ILCS 5/12-1001(a)
Ello IIolii Gorioddio 77B. G.			100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

				` ,	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own			Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	Used Clothing Line from Schedule A/B: 11.1	\$200.00		100%	735 ILCS 5/12-1001(a)
	Line Horri Governo V.D. TTT			100% of fair market value, up to any applicable statutory limit	
	Misc. Costume Jewelry Line from Schedule A/B: 12.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
	Line Holli Schedule A.B. 12.1			100% of fair market value, up to any applicable statutory limit	
	Cash on Hand Line from Schedule A/B: 16.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
	Line Holli Genedale A.B. 1911			100% of fair market value, up to any applicable statutory limit	
	PLS Prepaid Card Line from Schedule A/B: 17.1	\$5.00		\$5.00	735 ILCS 5/12-1001(b)
	Line Horr Generale A.B. 1111			100% of fair market value, up to any applicable statutory limit	
	Pension: Post Office Retirement Line from Schedule A/B: 21.1	\$30,000.00			735 ILCS 5/12-1006
L	Line Holli Schedule A.B. 21.1		-	100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every			led on or after the date of adjustme	nt.)
	No				
	☐ Yes. Did you acquire the property cove	red by the exemption wi	ithin 1	,215 days before you filed this case	?
	□ No				

Yes

		Document Page	19 of 59		
Fill in this information	n to identify you	r case:			
Debtor 1 Ta	amiko L Cook				
	st Name	Middle Name Last Name	)	-	
Debtor 2				_	
(Spouse if, filing) Fire	st Name	Middle Name Last Name	•		
United States Bankrup	tcy Court for the:	NORTHERN DISTRICT OF ILLINOIS			
·	•	-		-	
Case number					
(if known)					if this is an
				amend	led filing
Official Form 10	06D				
		Who House Claims Cook	ad by Dranari	n.,	40/45
Schedule D:	Creditors	Who Have Claims Secur	ed by Propert	. <u>y</u>	12/15
		If two married people are filing together, both ar out, number the entries, and attach it to this form			
1. Do any creditors have	claims secured by	your property?			
☐ No. Check this	box and submit th	nis form to the court with your other schedules	s. You have nothing else	to report on this form.	
Yes. Fill in all of	f the information I	below.			
Part 1: List All Sec	ured Claims				
			Column A	Column B	Column C
		nore than one secured claim, list the creditor separa a particular claim, list the other creditors in Part 2		Value of collateral	Unsecured
much as possible, list the	claims in alphabetic	cal order according to the creditor's name.	Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Citimortgage I	nc	Describe the property that secures the claim:	\$187,981.05	\$84,500.00	\$103,481.05
Creditor's Name		14235 S Dearborn St Riverdale, IL	7		
		60827 Cook County			
Attn: Bankrup	tcv	PIN#: 29-04-403-018-0000			
Po Box 6423	,	As of the date you file, the claim is: Check all tha apply.	t		
Sioux Falls, Sl	D 57117	☐ Contingent			
Number, Street, City, S	State & Zip Code	☐ Unliquidated			
		☐ Disputed			
Who owes the debt?	check one.	Nature of lien. Check all that apply.			
Debtor 1 only		An agreement you made (such as mortgage o	r secured		
Debtor 2 only		car loan)			
Debtor 1 and Debtor 2	? only	Statutory lien (such as tax lien, mechanic's lier	n)		
At least one of the deb		☐ Judgment lien from a lawsuit			
Check if this claim re	elates to a	Other (including a right to offset)	ortgage		
community debt					
	Opened				
	1/11/07				
Date debt was incurred	Last Active 6/08/17	Last 4 digits of account number 519	93		
Dute debt was incurred	0/00/17				
US Dept of Ho	usina &				
Urban Dev	using &	Describe the property that secures the claim:	\$19,832.57	\$84,500.00	\$19,832.57
Creditor's Name		14235 S Dearborn St Riverdale, IL	7		
		60827 Cook County			
Attn: Secretar	v	PIN#: 29-04-403-018-0000			
451 7th St SW		As of the date you file, the claim is: Check all tha apply.	t		
Washington, D	OC 20410	☐ Contingent			
Number, Street, City, S	State & Zip Code	☐ Unliquidated			
		☐ Disputed			
Who owes the debt?	check one.	Nature of lien. Check all that apply.			
Debtor 1 only		An agreement you made (such as mortgage o	r secured		
Debtor 2 only		car loan) —			
Debtor 1 and Debtor 2	-	☐ Statutory lien (such as tax lien, mechanic's lier	1)		
☐ At least one of the deb	otors and another	☐ Judgment lien from a lawsuit			

Official Form 106D

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Debtor	1 Tamiko L Cook			Case number (if know)		
	First Name	Middle Nar	ne Last Name			
	ck if this claim re nmunity debt	lates to a	■ Other (including a right to offset)	Second Mortgage		
Date de	bt was incurred	12/31/2013	Last 4 digits of account num	nber		
Add th	ne dollar value of	your entries in Co	lumn A on this page. Write that nun	mber here: \$207,813.62		
	is the last page of that number here		ne dollar value totals from all pages	\$207,813.62		
Part 2:	List Others to	o Be Notified for	a Debt That You Already Listed	d		
trying to	collect from you e creditor for any	u for a debt you ow	e to someone else, list the creditor rou listed in Part 1, list the addition	a debt that you already listed in Part 1. For example, if a collection agency is in Part 1, and then list the collection agency here. Similarly, if you have more al creditors here. If you do not have additional persons to be notified for any		
	Name, Number, St ra T. Nevel	reet, City, State & Zi	p Code	On which line in Part 1 did you enter the creditor?		
	175 N. Frankli Chicago, IL 60			Last 4 digits of account number		

		Documer	nt Page 21 d	of 59		
Fill in this in	formation to identify your c	ase:				
Debtor 1	Tamiko L Cook					
Dobto: 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS			
0						
Case number (if known)					☐ Check	if this is an
,					_	ed filing
Official E	orm 106E/E					
	orm 106E/F • E/F: Creditors W	ho Havo Uneocu	rod Claime			12/15
	e and accurate as possible. Use			t 2 for creditors with NON	DDIODITY claims I i	
Schedule G: Ex Schedule D: Cr left. Attach the name and case	contracts or unexpired leases to tecutory Contracts and Unexpireditors Who Have Claims Secu Continuation Page to this page number (if known).	red Leases (Official Form 10 ired by Property. If more spa e. If you have no information	6G). Do not include any ice is needed, copy the	/ creditors with partially s Part you need, fill it out, i	ecured claims that a number the entries ir	re listed in the boxes on the
	st All of Your PRIORITY Unseditors have priority unsecured					
□ No. Go	• •	Claims against you:				
	to ran z.					
Yes.	your priority unsecured claims	If a graditar has more than a		m liat the avaditor concrete	ly far acab aloim. Far	and alaim listed
possible, li Part 1. If m	at type of claim it is. If a claim has st the claims in alphabetical order lore than one creditor holds a par planation of each type of claim, so	r according to the creditor's na ticular claim, list the other cred	me. If you have more thad ditors in Part 3.	n two priority unsecured cla	aims, fill out the Contir	nuation Page of  Nonpriority
2.4	mal Davenus Camina	l and d distingtion of		£7,000,00	amount C 000 40	amount
	rnal Revenue Service y Creditor's Name	Last 4 digits of a	account number	\$7,088.98	\$6,869.18	\$219.80
	3ox 7346	When was the d	ebt incurred?			
	adelphia, PA 19101-7346				-	
	er Street City State Zlp Code urred the debt? Check one.	_	ou file, the claim is: Che	eck all that apply		
_		☐ Contingent				
Debto	or 1 only	☐ Unliquidated				
☐ Debto	r 2 only	☐ Disputed				
☐ Debto	r 1 and Debtor 2 only	Type of PRIORIT	ΓY unsecured claim:			
☐ At lea	st one of the debtors and another	Domestic sup	port obligations			
☐ Chec	k if this claim is for a commun	ity debt Taxes and ce	rtain other debts you owe	the government		
Is the cla	nim subject to offset?	☐ Claims for dea	ath or personal injury whi	le you were intoxicated		
■ No		Other. Specify	У			
☐ Yes			Taxes			
Part 2: Lis	st All of Your NONPRIORIT	Y Unsecured Claims				
	editors have nonpriority unsec					
☐ No. You	u have nothing to report in this pa	art. Submit this form to the cou	rt with your other schedul	les.		
Yes.						
unsecured	your nonpriority unsecured cla claim, list the creditor separately reditor holds a particular claim, lis	for each claim. For each claim	n listed, identify what type	of claim it is. Do not list cla	ims already included i	in Part 1. If more

Official Form 106 E/F

Total claim

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Acs/navient Nonpriority Creditor's Name

501 Bleecker St

4.1	Acs/navient	Last 4 digits of account number		\$0.00
	Nonpriority Creditor's Name		Opened 03/05 Last Active	
	501 Bleecker St Utica, NY 13501	When was the debt incurred?	2/29/16	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	ıl	
4.2	Ad Astra Recovery	Last 4 digits of account number	2486	\$1,024.07
	Nonpriority Creditor's Name 7330 W 33rd St Ste 118 Wichita, KS 67205	When was the debt incurred?	Opened 12/15	¥ 1,0= 1101
	Number Street City State Zlp Code	As of the date you file, the claim i		
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Collection	Attorney Speedy Cash 123	
4.3	Chase	Last 4 digits of account number		\$1.00
	Nonpriority Creditor's Name Bankruptcy Department PO Box 15145	When was the debt incurred?		¥****
	Wilmington, DE 19850  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit Card		
	165	Other. Specify	y O v Ci ai ai t	

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Debtor 1 Tamiko L Cook Case number (if know) 4.4 \$2,370.60 City of Chicago - Dept of Finance Last 4 digits of account number Nonpriority Creditor's Name Administrative Hearings When was the debt incurred? 121 N LaSalle St 107A Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Parking Tickets ☐ Yes 4.5 **Credit Collections Services** \$358.00 Last 4 digits of account number 5517 Nonpriority Creditor's Name Attention: Bankruptcy When was the debt incurred? **Opened 08/16** 725 Canton Street Norwood, MA 02062 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Progressive ☐ Yes mult **Ecmc** \$45,015.83 4.6 Last 4 digits of account number accounts Nonpriority Creditor's Name Attn: Bankruptcy Opened 4/21/16 When was the debt incurred? Po Box 30258 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify **Educational 07 Wells Fargo Efs** 

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Document Page 24 of 59 Debtor 1 Tamiko L Cook Case number (if know) 4.7 \$271.00 **ERC/Enhanced Recovery Corp** Last 4 digits of account number 5134 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? **Opened 09/15** 8014 Bayberry Rd Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney At T Wireline ☐ Yes 4.8 Illinois Department of Revenue Last 4 digits of account number \$0.00 Nonpriority Creditor's Name **Bankruptcy Section** When was the debt incurred? PO Box 64338 Chicago, IL 60664-0338 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Notice Only** Other. Specify 4.9 Illinois Dept of Employment Securit Last 4 digits of account number \$0.00 Nonpriority Creditor's Name **Bankruptcy Unit Collection** When was the debt incurred? Subdivis 33 S State St 10th Floor Chicago, IL 60603 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

debt

■ No

☐ Yes

■ Other. Specify Notice Only

report as priority claims

☐ Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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Document Page 25 of 59 Debtor 1 Tamiko L Cook Case number (if know) 4.1 Midwest Eye Center S.C. \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 1700 East Way Rd When was the debt incurred? Calumet City, IL 60409 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 **Oppity Finance** 0774 \$4,708.48 Last 4 digits of account number Nonpriority Creditor's Name 130 E Randolph St Opened 10/20/15 Last Active **Suite 3400** When was the debt incurred? 7/29/16 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Unsecured 4.1 **Penn Foster School** \$1.00 Last 4 digits of account number 2 Nonpriority Creditor's Name 925 Oak Street When was the debt incurred? Scranton, PA 18515 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

debt

■ No ☐ Yes

Is the claim subject to offset?

report as priority claims

Other. Specify

 $oxed{\square}$  Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

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Desc Main Document Page 26 of 59 Debtor 1 Tamiko L Cook Case number (if know) 4.1 \$3,000.00 **PLS** Last 4 digits of account number 3 Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? One South Wacker 36th Floor Chicago, IL 60607 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Payday Loan ☐ Yes 4.1 Portfolio Recovery 4830 \$354.32 Last 4 digits of account number Nonpriority Creditor's Name Po Box 41067 When was the debt incurred? **Opened 01/17** Norfolk, VA 23541 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account Hsbc Bank** ☐ Yes Other. Specify Nevada N.A. 4.1 **Purchasing Power, LLC** \$2,500.00 Last 4 digits of account number Nonpriority Creditor's Name 1375 Peachtree St NE Ste 500 When was the debt incurred? Atlanta, GA 30309-3109 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another

☐ Yes

■ No

debt

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

Other. Specify

report as priority claims

☐ Check if this claim is for a community

Is the claim subject to offset?

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Case number (if know)

Debtor 1 Tamiko L Cook 4.1 **Region Recov** 3783 \$192.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 5252 S Homan Ave When was the debt incurred? Opened 5/10/13 Hammond, IN 46320 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Midwest Eye Care Surgery C ☐ Yes 4.1 **State Collection Service** 2539 \$109.00 Last 4 digits of account number Nonpriority Creditor's Name Attention: Bankruptcy When was the debt incurred? Opened 9/25/13 Po Box 6250 Madison, WI 53716 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Acl Laboratories ☐ Yes 4.1 **Torres Crdit** 6923 \$1,474.58 8 Last 4 digits of account number Nonpriority Creditor's Name Tcs Inc. When was the debt incurred? Opened 11/21/16 Po Box 189 Carlisle, PA 17013 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 10 Commonwealth Edison Co ☐ Yes

Official Form 106 E/F

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4.1 9	Wells Fargo Education Fin Svcs	SVCS Last 4 digits of account number \$4		
<u> </u>	Nonpriority Creditor's Name PO Box 10438 MAC F8235-02F Des Moines, IA 50306	When was the debt incurred	?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the cl	aim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unse	cured claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a report as priority claims	separation agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-s	haring plans, and other similar debts	
	☐ Yes	Other. Specify		
Part				
is tı hav	rying to collect from you for a debt you owe to	someone else, list the original credit hat you listed in Parts 1 or 2, list the	hat you already listed in Parts 1 or 2. For exampl tor in Parts 1 or 2, then list the collection agency additional creditors here. If you do not have add	here. Similarly, if you
	e and Address	On which entry in Part 1 or Part 2 did	d you list the original creditor?	
	Laboratories	Line <b>4.17</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Clair	ns
_	Box 27901 st Allis, WI 53227-0901		■ Part 2: Creditors with Nonpriority Unsecured 0	Claims
WCS	St Allis, WI 33227-0901	Last 4 digits of account number		
Nome	e and Address	On which entry in Part 1 or Part 2 did	d you list the original graditor?	
	old Scott Harris	Line <b>4.4</b> of (Check one):	☐ Part 1: Creditors with Priority Unsecured Clair	ns
111	W. Jackson Ste 400		Part 2: Creditors with Nonpriority Unsecured 0	
Chic	cago, IL 60604	Last 4 digits of account number	Tan 2. Groundle with Northholity Griddened	James
		Last 4 digits of account number		
	e and Address	On which entry in Part 1 or Part 2 did	·	
	& T Mobility n: Karen Cavagnaro, Paralegal	Line 4.7 of (Check one):	Part 1: Creditors with Priority Unsecured Clair	
	AT&T Way, Room 3A104		■ Part 2: Creditors with Nonpriority Unsecured 0	Claims
	lminster, NJ 07921			
		Last 4 digits of account number		
	e and Address	On which entry in Part 1 or Part 2 did		
	xSystems	Line <u>4.3</u> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Clair	ns
	5 Hudson Rd, Ste 100 nt Paul, MN 55125		Part 2: Creditors with Nonpriority Unsecured 0	Claims
- Cuii	uu., 00 .20	Last 4 digits of account number		
Name	e and Address	On which entry in Part 1 or Part 2 did	d you list the original creditor?	
	of Chicago	Line <b>4.4</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Clair	ns
	n: Mayor Rahm Emanuel		Part 2: Creditors with Nonpriority Unsecured 0	
	N LaSalle, #507		,	
Cnic	cago, IL 60602	Last 4 digits of account number		
	1.4.11	0 1:1 1:5 14 5 10 1		
	e and Address of Chicago Corporation	On which entry in Part 1 or Part 2 did Line <b>4.4</b> of ( <i>Check one</i> ):	d you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Clair	ne
	insel	Line III of (Greek Gre).	Part 2: Creditors with Nonpriority Unsecured 0	
	n: Edward Siskel		- Fart 2. Creditors with Nonpholity Onsecured C	Jiaiiiis
	LaSalle St, Room 700			
CHIC	cago, IL 60602	Last 4 digits of account number		
N.c.	a and Address	<del>-</del>	d you liet the evisined and distance	
	e and Address of Chicago Dept of Law	On which entry in Part 1 or Part 2 did Line <b>4.4</b> of ( <i>Check one</i> ):	d you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Clair	ns
	n: Charles King	o. (oon ono).	Part 2: Creditors with Nonpriority Unsecured Clair	
	-		— I art 2. Organois with Nonpholity Offsecured (	JIGHTIO

Official Form 106 E/F

Page 29 of 59 Case number (if know) Document Debtor 1 Tamiko L Cook

121 North LaSalle Street, Suite 600 Chicago, IL 60602						
	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?				
ComEd	Line <b>4.18</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claims				
Attn Bankruptcy PO Box 805379 Chicago, IL 60680		■ Part 2: Creditors with Nonpriority Unsecured Claims				
	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?				
MCSI Inc	Line <b>4.4</b> of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
7330 College Drive #108 Palos Heights, IL 60463		Part 2: Creditors with Nonpriority Unsecured Claims				
. 4.00 1.0.5.1.0, 12 00 100	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?					
Progressive	Line 4.5 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
11629 S 700 E, Ste 250 Draper, UT 84020		Part 2: Creditors with Nonpriority Unsecured Claims				
2.apo., 0. 0.020	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?				
Secretary of State	Line 4.4 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
Attn: Safety & Financial Resp 2701 S Dirksen Pkwy Springfield, IL 62723		Part 2: Creditors with Nonpriority Unsecured Claims				
Opinigheid, iE 02725	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?				
Speedy Cash	Line 4.2 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
3611 N. Ridge Rd Wichita, KS 67205		Part 2: Creditors with Nonpriority Unsecured Claims				
	Last 4 digits of account number					

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				•	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	7,088.98
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	<b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	7,088.98
					Total Claim
	6f.	Student loans	6f.	\$	45,015.83
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	21,236.61
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	66,252.44

			III FAUE 30 01 33	
Fill in this info	rmation to identify your	case:		
Debtor 1	Tamiko L Cook			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(II KIOWII)				

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit Name, Numb	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>-</del>
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	<u> </u>

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		DUGUILLE	<u>III Paue 5 Li</u>	11.59	
Fill in this	information to identify your	case:			
Debtor 1	Tamiko L Cook				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	g) First Name	Middle Name	Last Name		
United Stat	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	, ,				
Case numb (if known)	per				☐ Check if this is an
					amended filing
Official	Form 106H				
		obtoro			40/45
schea	ule H: Your Cod	eptors			12/15
ill it out, ar our name	nd number the entries in the and case number (if known)	boxes on the left. Attach . Answer every question	the Additional Page t	to this page. On the top o	ded, copy the Additional Page, of any Additional Pages, write
1. Do y	ou have any codebtors? (If	you are filing a joint case,	do not list either spouse	as a codebtor.	
■ No					
☐ Yes					
	nin the last 8 years, have you				tates and territories include
Arizona	a, California, Idaho, Louisiana,	Nevada, New Mexico, Pu	erto Rico, Texas, Wash	lington, and Wisconsin.)	
■ No.	Go to line 3.				
☐ Yes.	. Did your spouse, former spou	use, or legal equivalent live	with you at the time?		
in line Form 1	2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed the	vith you. List the person shown creditor on Schedule D (Official shedule E/F, or Schedule G to fill
	Column 1: Your codebtor lame, Number, Street, City, State and Zl	P Code		Column 2: The credi	tor to whom you owe the debt that apply:
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	·
				☐ Schedule G, line	
	Number Street City	State	ZIP Code		
	ж	Otale	Zii Gode		
3.2				☐ Schedule D, line	
	Name			Schedule E/F, line	
				☐ Schedule G, line	
<u> </u>	Number Street			_	
C	City	State	ZIP Code		

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E:II	in this information to id	dontify your or										
		amiko L Co										
	btor 2						_					
Uni	ited States Bankruptcy	Court for the	NORTHERN DISTRIC	CT OF ILLING	OIS							
_	se number nown)			-				□ An		nt showing	g postpetitior	
0	fficial Form 1	061						_	// DD/ Y		mowing date.	
_	chedule I: Yo		ome					IVIIV	ז /טט / וו	111		12/15
sup spo atta	plying correct inform use. If you are separa ch a separate sheet t	ation. If you ated and you	sible. If two married peo are married and not filin r spouse is not filing wi On the top of any addition	ng jointly, ai ith you, do r	nd your spo not include	use i inforr	s living	g with y about y	ou, inclu our spo	ıde inform use. If mo	nation about ore space is	your needed,
1.	Fill in your employi	nent		Debtor 1					Debtor 2	or non-fil	ling spouse	
	If you have more that		<b>5</b>	■ Employ	■ Employed				☐ Employed			
	attach a separate pa information about ad	•	Employment status	☐ Not employed				☐ Not employed				
	employers.		Occupation	Delivery								
	Include part-time, se self-employed work.	asonal, or	Employer's name	USPS								
	Occupation may incl or homemaker, if it a		Employer's address	2825 Lor	Processing ne Oak Pk ul, MN 551	wy	nter					
			How long employed ti	here?	24 Years							
Pai	rt 2: Give Detail	s About Mor	thly Income	_								
Esti		e as of the da	ate you file this form. If y	you have not	hing to repo	rt for	any line	e, write \$	\$0 in the	space. Inc	lude your no	n-filing
	ou or your non-filing spo e space, attach a sepa		ore than one employer, co this form.	ombine the in	formation fo	r all e	employe	ers for th	at perso	n on the lir	nes below. If	you need
							F	or Debt	or 1		otor 2 or ng spouse	
2.			ry, and commissions (becalculate what the month)			2.	\$_	6,6	35.98	\$	N/A	
3.	Estimate and list m	onthly overti	me pay.			3.	+\$_		0.00	+\$	N/A	
4.	Calculate gross Inc	ome. Add lir	ne 2 + line 3.			4.	\$	6,63	5.98	\$	N/A	

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Deb	tor 1	Tamiko L Cook		Case	number ( <i>if kr</i>	nown)				
				For	Debtor 1			ebtor 2 or iling spouse	•	
	Cop	y line 4 here	4.	\$	6,635	5.98	\$	N/	A	
5.	List	all payroll deductions:								
	5a. 5b. 5c.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans	5a. 5b. 5c.	\$ \$		5.61 2.68 5.13	\$  \$	N/ N/ N/	A	
	5d. 5e.	Required repayments of retirement fund loans Insurance	5d. 5e.	\$_ \$_	26	5.65 7.80	\$ 	N/	A	
	5f. 5g. 5h.	Domestic support obligations Union dues Other deductions. Specify:	5f. 5g. 5h.+	\$_ \$_ . \$	64	0.00 1.13 0.00	\$ \$	N/ N/ N/	A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	2,633	3.00	\$	N/	 A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	4,002	2.98	\$	N/	 A	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$			\$	N/	Δ	
	8b.	Interest and dividends	8b.	<b>\$</b> —		0.00	\$ 	N/ N/		
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$		0.00	\$	N/		
	8d.	Unemployment compensation	8d.	\$		0.00	\$	N/	A	
	8e.	Social Security	8e.	\$	(	0.00	\$	N/	Α	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.	\$	(	0.00	\$	N/	A	
	8g.	Pension or retirement income	8g.	\$_		0.00	\$	N/		
	8h.	Other monthly income. Specify:	8h.+	• \$		0.00	+ \$	N/	<u>A</u>	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	(	0.00	\$	N	I/A	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		4,002.98	+ \$_		<b>N/A</b> = \$	4,002.98	
11.	. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:  11. +\$ 0.00									
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies						12. \$	4,002.98	
									oined hly income	
13.	Do y	you expect an increase or decrease within the year after you file this form?  No.  Yes. Explain:	?							

Schedule I: Your Income

page 2

Official Form 106I

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Check if this is:   Check if this is:   An amended filling     An	Fill	in this informat	tion to identify yo	our case:			l		
Debtor 2   Case number   Case number   Case number   Debtor 2   Case number   Destart   Destar							Chec	k if this is:	
Spouse, if filing    13 expenses as of the following date:	Deb	tor 2					_	•	wing postpetition chapter
Case number (It known)    Comparison   Compa									
Official Form 106J Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part II: Describe Your Household  Is this a joint case?  No. Go to line 2.  Yes. Debtor 2 live in a separate household?  No. Do not list Debtor 2 live in a separate household?  No. Do not list Debtor 2 live in a separate household?  Do not state the dependents?  Child  21  Yes.  Do you have dependents  No. Do not state the dependents and separate household dependent in the live with you?  No. No. Do not state the dependents and separate household separate household of Debtor 2.  Do not state the dependents names.  Child  21  Yes.  No. No. On the state the dependents and separate household.  No. No. On the state the dependents and your dependents and your dependents and your dependents.  Include expenses of people other than yourself and your dependents?  Listinate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  Your expenses of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  Your expenses of a date after the bankruptcy filing date unless you are using this form as a supplement in a Chapte	Unite	ed States Bankr	uptcy Court for the:	NORTH	IERN DISTRICT OF ILLIN	OIS	_	MM / DD / YYYY	
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Name	1								
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    The provided in the property of the property of the property of the property of the property. It is this a joint case?   No. Go to line 2.   Yes. Does Debtor 2 live in a separate household?   Yes. Does Debtor 2 live in a separate household?   Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.   Do not list Debtor 1 and	Of	ficial Fo	rm 106J						
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    The provided in the property of the property of the property of the property of the property. It is this a joint case?   No. Go to line 2.   Yes. Does Debtor 2 live in a separate household?   Yes. Does Debtor 2 live in a separate household?   Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.   Do not list Debtor 1 and	Sc	chedule	J: Your I	Exper	nses				12/1
Is this a joint case?   No. Go to line 2.   Yes. Does Debtor 2 live in a separate household?   No   Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.	Be a	as complete a	and accurate as ore space is ne	possible eded, atta	. If two married people ar ich another sheet to this	re filing together, b form. On the top of	oth are equa f any additio	ally responsible fo mal pages, write y	or supplying correct your name and case
No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No. Go to line 2.  No. Does Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  Do you have dependents?  No. Do not list Debtor 1 and Debtor 2.  Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.  Child  Do not state the D				hold					
Yes. Does Debtor 2 live in a separate household?   No	1.	_							
Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.    Do you have dependents?				n a separ	ate household?				
2. Do you have dependents?					-15 40010 5	. for One and to House	- t t-t - t D - t-t	0	
Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.  Child  21  Pyes  No Yes  3. Do your expenses include expenses of people other than your dependents?  The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  1 The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  1 Popendent's relationship to Dependent's relationship to Debtor 1 or Debtor 2  Do pour state the dependents names.  Child  21  Pyes  No Yes  No Yes  No Yes  No Yes  1 Yes  1 No Your expenses  1 No	•			_	al Form 106J-2, <i>Expenses</i>	tor Separate House	enola of Debt	or 2.	
Debtor 2.  Do not state the dependents names.  Child  21  Yes  No  No  Yes  No  Yes  No  No  Your expenses as of a date after the bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  If not included in line 4:  4a. Real estate taxes  4a. \$  0.00  4b. Property, homeowner's, or renter's insurance  4b. \$  0.00  4c. Home maintenance, repair, and upkeep expenses  4d. \$  0.00  4d. Homeowner's association or condominium dues  4d. \$  0.00	2.	•	•						
Child  21  Yes  No Yes  No Yes  No Yes  No Yes  Sour expenses include expenses of people other than yourself and your dependents?  Estimate Your ongoing Monthly Expenses  Estimate Your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$ 1,519.34  If not included in line 4:  4a. Real estate taxes  4a. \$ 0.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. Home maintenance, repair, and upkeep expenses  4d. Home maintenance, repair, and upkeep expenses  4d. Home owner's association or condominium dues			ebtor 1 and	Yes.					
3. Do your expenses include expenses of people other than yourself and your dependents?    Part 2:		Do not state	the						
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4c. \$ 0.00  4d. Homeowner's association or condominium dues  4d. \$ 0.00		dependents	names.			Child		21	
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 0.00  4b. Property, homeowner's, or renter's insurance  4c. \$ 0.00  4d. Home maintenance, repair, and upkeep expenses  4d. \$ 0.00  4d. Homeowner's association or condominium dues  4d. \$ 0.00									
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. Real estate taxes  4a. \$ 0.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$ 0.00  4d. Homeowner's association or condominium dues  4d. \$ 0.00						-		<del></del>	
3. Do your expenses include expenses of people other than yourself and your dependents?  Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 0.00 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4c. \$ 0.00 4d. Homeowner's association or condominium dues									
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I</i> : Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$ 0.00  4d. Homeowner's association or condominium dues									□ No
expenses of people other than yourself and your dependents?   Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  0.00  1.519.34						- <u></u>		<u> </u>	☐ Yes
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  0.00  4d. Homeowner's association or condominium dues	3.	expenses of	people other the	han $_{\square}$	• • •				
the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues  Your expenses  4. \$  1,519.34	Esti	imate your ex enses as of a	penses as of yo	our bankr	uptcy filing date unless y				
payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues  4. \$  1,519.34  4a. \$  0.00  4b. \$  0.00  4c. Homeowner's association or condominium dues  4d. \$  0.00	the	value of such	assistance and	non-cash d have ind	government assistance i cluded it on <i>Schedule I:</i> \	f you know our Income		Your exp	enses
4a.Real estate taxes4a. \$0.004b.Property, homeowner's, or renter's insurance4b. \$0.004c.Home maintenance, repair, and upkeep expenses4c. \$0.004d.Homeowner's association or condominium dues4d. \$0.00	4.					nclude first mortgag	e 4. \$		1,519.34
<ul> <li>4b. Property, homeowner's, or renter's insurance</li> <li>4c. Home maintenance, repair, and upkeep expenses</li> <li>4d. Homeowner's association or condominium dues</li> <li>4d. \$</li> <li>0.00</li> <li>0.00</li> <li>0.00</li> </ul>		If not includ	ed in line 4:						
4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$  0.00  0.00		4a. Real e	state taxes				4a. \$		0.00
4d. Homeowner's association or condominium dues 4d. \$ 0.00			•						0.00
	5.					me equity loans			0.00

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Debto	r 1 Tamiko L Cook		Case num	ber (if known)	
6. <b>U</b>	Itilities:				
-	ia. Electricity, heat, natural gas		6a.	\$	300.00
	b. Water, sewer, garbage collection		6b.	· -	50.00
_	c. Telephone, cell phone, Internet, sate	ellite, and cable services	6c.	·	350.00
	id. Other. Specify:	sinte, and capie convices	6d.	·	0.00
_	Food and housekeeping supplies		7.	·	250.00
	Childcare and children's education cost	e e	8.	\$	0.00
-	Clothing, laundry, and dry cleaning	is .	9.	\$	10.00
	<u> </u>			· -	
	Personal care products and services Medical and dental expenses		10.	·	10.00
	•	. h.v. autusia faus	11.	Ф	25.00
	<b>Transportation.</b> Include gas, maintenance on ont include car payments.	e, bus or train fare.	12.	\$	200.00
	Entertainment, clubs, recreation, newsp	aners magazines and hooks	13.	·	3.00
	Charitable contributions and religious d	-	14.	· -	0.00
	nsurance.	onations	14.	Ψ	0.00
	Do not include insurance deducted from yo	our pay or included in lines 4 or 20			
	5a. Life insurance	rai pay of included in lines 4 of 20.	15a.	\$	0.00
	5b. Health insurance		15b.	·	0.00
	5c. Vehicle insurance		15c.	·	0.00
	5d. Other insurance. Specify:		15d.		0.00
	<b>Taxes.</b> Do not include taxes deducted from	your pay or included in lines 4 or 20		Ψ	0.00
_	Specify:	r your pay or included in lines 4 or 20.	16.	\$	0.00
	nstallment or lease payments:			·	0.00
	7a. Car payments for Vehicle 1		17a.	\$	0.00
	7b. Car payments for Vehicle 2		17b.	\$	0.00
1	7c. Other. Specify:		17c.	\$	0.00
	7d. Other. Specify:		17d.	\$	0.00
3. <b>Y</b>	our payments of alimony, maintenance	e, and support that you did not report a			
	leducted from your pay on line 5, Sched		) <b>.</b> 18.	· ·	0.00
	Other payments you make to support of	hers who do not live with you.		\$	0.00
	Specify:		19.		
	Other real property expenses not include	ed in lines 4 or 5 of this form or on Sci			
	Oa. Mortgages on other property		20a.	·	0.00
2	0b. Real estate taxes		20b.	\$	0.00
	Oc. Property, homeowner's, or renter's in		20c.		0.00
2	Od. Maintenance, repair, and upkeep exp	penses	20d.	\$	0.00
2	Oe. Homeowner's association or condom	ninium dues	20e.	\$	0.00
i. C	Other: Specify:		21.	+\$	0.00
) r	Calculate your monthly expenses				
	22a. Add lines 4 through 21.			\$	2.717.34
	22b. Copy line 22 (monthly expenses for De	ebtor 2) if any from Official Form 106 L2	•	\$	2,111.34
	, , , ,	•	•		
2	2c. Add line 22a and 22b. The result is yo	our monthly expenses.		\$	2,717.34
3. <b>C</b>	Calculate your monthly net income.				
	3a. Copy line 12 (your combined monthly	y income) from Schedule I.	23a.	\$	4,002.98
	3b. Copy your monthly expenses from lir		23b.	·	2,717.34
					_,
2	3c. Subtract your monthly expenses fron				4 005 04
	The result is your monthly net income	e.	23c.	\$	1,285.64
, -	Na	to accompany and the discourse of	#11 - 41 *		
	Oo you expect an increase or decrease if or example, do you expect to finish paying for yo				e or decrease because o
	nodification to the terms of your mortgage?	our car loan within the year of do you expect yo	our mortgage	payment to increase	o or decrease because (
	■ No.				
L	☐ Yes. Explain here:				

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	mation to identify your	case:			
Debtor 1	Tamiko L Cook First Name	Middle Name	Last Name		
Dahtan 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official Forr	m 106Dec				
<b>Declarat</b>	tion About a	an Individua	I Debtor's Sc	hedules	12/15
obtaining mone years, or both. 1		n connection with a ban			ent, concealing property, or or imprisonment for up to 20
Did you pa	y or agree to pay some	eone who is NOT an atto	orney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes.	Name of person				ptcy Petition Preparer's Notice, nd Signature (Official Form 119)
	alty of perjury, I declare e true and correct.	that I have read the sun	nmary and schedules filed	d with this declaration a	and
X /s/ Tan	niko L Cook		X		
	o I. Cook		Signature of I	Dalata a O	

Date

Signature of Debtor 1

Date September 6, 2018

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Fill	in this inform	ation to identify you	r case:			
Del	btor 1	Tamiko L Cook				
Do	btor 2	First Name	Middle Name	Last Name		
	ouse if, filing)	First Name	Middle Name	Last Name		
Uni	ited States Ban	kruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
Ca	se number					
	nown)				_	Check if this is an mended filing
						inended liling
$\sim$	::::::	107				
	ficial For				_	
St	atement	of Financial	Affairs for Individ	duals Filing for B	ankruptcy	4/16
					equally responsible for sup	
		ore space is needed, ). Answer every que		this form. On the top of any	vadditional pages, write you	ır name and case
	<u> </u>	,				
Pai			rital Status and Where You	Lived Before		
1.	What is your	current marital statu	IS?			
	☐ Married					
	Not marr	ried				
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
	■ No					
	_	all of the places you I	ived in the last 3 years. Do no	ot include where you live now	' <u>.</u>	
		. ,	·	•		Datas Dahtan 2
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	aress:	Dates Debtor 2 lived there
,	Within the le	ot 9 years, did you a	or live with a speuce or les	ual aquivalent in a commun	ity proporty state or torritor	2 (Community proporty
<b>s.</b> stat					ity property state or territory co, Texas, Washington and W	
	<b>=</b>					
	■ No □ Yes, Mal	ke sure vou fill out Sch	nedule H: Your Codebtors (Of	ficial Form 106H)		
		ke sule you illi out Sci	ledule 11. Tour Codebiors (Or	ilciai Foitii Toorij.		
Pai	rt 2 Explair	n the Sources of You	r Income			
4	Did you have	ony income from an	anleyment or from energtin		or or the two province color	adar vaara?
4.			u received from all jobs and a		ear or the two previous caled time activities.	ndar years?
	If you are filing	g a joint case and you	have income that you receive	e together, list it only once ur	der Debtor 1.	
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of income	Gross income
			Check all that apply.	(before deductions and	Check all that apply.	(before deductions
				exclusions)		and exclusions)
		of current year until	■ Wages, commissions,	\$52,067.00	☐ Wages, commissions,	
ιne	uate you filed	l for bankruptcy:	bonuses, tips		bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Case number (if known) Document Debtor 1 Tamiko L Cook

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inc Check all that a		Gross income (before deductions and exclusions)
	r last caler anuary 1 to	ndar year: December (	31, 2017 )	■ Wages, commissions, bonuses, tips	\$80,000.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business		☐ Operating a	business	
		dar year bef December :		■ Wages, commissions, bonuses, tips	\$70,705.00	☐ Wages, combonuses, tips	ımissions,	
				☐ Operating a business		☐ Operating a	business	
	and other winnings.  List each	public benef If you are fili	it payments;   ng a joint cas ne gross inco	er that income is taxable. Exa pensions; rental income; inter e and you have income that y me from each source separa	rest; dividends; money collect you received together, list it to	cted from lawsuits; only once under Do	royalties; and ebtor 1.	d gambling and lottery
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
Pa	rt 3: Lis	t Certain Pa	yments You	Made Before You Filed for	Bankruptcy			
6.	Are eithe ☐ No.	Neither Deindividual puring the No.	btor 1 nor D rimarily for a 90 days befo Go to line 7 List below e paid that cre not include	s debts primarily consumer ebtor 2 has primarily consupersonal, family, or househout re you filed for bankruptcy, diach creditor to whom you paieditor. Do not include payment payments to an attorney for the on 4/01/19 and every 3 year.	Imer debts. Consumer debited purpose."  d you pay any creditor a total d a total of \$6,425* or more ats for domestic support obligations bankruptcy case.	al of \$6,425* or mo in one or more pay gations, such as ch	re? /ments and tl nild support a	he total amount you and alimony. Also, do
	■ Yes.			r both have primarily consure you filed for bankruptcy, di		al of \$600 or more?	,	
		■ No.	Go to line 7					
		□ Yes	include pay	ach creditor to whom you pai ments for domestic support o this bankruptcy case.				
	Creditor	's Name and	l Address	Dates of payme	nt Total amount	Amount you	Was this p	payment for

Case 18-25232 Doc 1 Filed 09/06/18 Entered 09/06/18 21:41:25 Page 39 of 59 Document ase number (*if known*) Debtor 1 Tamiko L Cook Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No ☐ Yes. List all payments to an insider. **Insider's Name and Address Dates of payment Total amount** Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment paid still owe Include creditor's name Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. П Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number Citimortgage v debtor foreclosure **Cook County Circuit Court** □ Pending Dist 1 □ On appeal Attn Clerk of Court □ Concluded 50 W Washington Rm 1001 Chicago, IL 60602

10.	Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?
	Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

Creditor Name and Address

Describe the Property

Date

Value of the property

Explain what happened

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

■ No

Yes. Fill in the details.

Creditor Name and Address

Describe the action the creditor took

Date action was taken

Amount

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

☐ Yes

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Case number (if known) Document Debtor 1 Tamiko L Cook

Pa	rt 5: List Certain Gifts and Contributions						
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?  ■ No  □ Yes. Fill in the details for each gift.						
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value			
	Person to Whom You Gave the Gift and Address:						
14.	Within 2 years before you filed for bankrupt ■ No □ Yes. Fill in the details for each gift or cont	cy, did you give any gifts or contributions with a tota	l value of more than	\$600 to any charity?			
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value			
Pa	rt 6: List Certain Losses						
15.	Within 1 year before you filed for bankrupto or gambling?  No Yes. Fill in the details.	y or since you filed for bankruptcy, did you lose anyt	hing because of thef	t, fire, other disaster,			
	how the loss occurred	escribe any insurance coverage for the loss clude the amount that insurance has paid. List pending surance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost			
Pa	rt 7: List Certain Payments or Transfers						
16.	Within 1 year before you filed for bankrupto consulted about seeking bankruptcy or pre Include any attorneys, bankruptcy petition prep	y, did you or anyone else acting on your behalf pay oparing a bankruptcy petition?  arers, or credit counseling agencies for services required		rty to anyone you			
	Yes. Fill in the details.	Description and value of any manager	Data waymant	A			
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment			
	Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 http://chilawyers.com	Filing Fee \$0 Attorney Fees: \$350	2018	\$350.00			
	Summit Financial Education Inc 4800 E Flower St Tucson, AZ 85712 http://www.summitfe.org	Credit Counselling	2018	\$14.95			
	Gleason & Gleason 77 W. Washington, Ste 1218 Chicago, IL 60602	Fees paid in last case \$4000		\$4,000.00			

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Debtor 1 Tamiko L Cook

17.	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that you  No Yes. Fill in the details.	s or to make payments			r transfer any prope	rty to anyone who
	Person Who Was Paid Address	Description and v transferred	alue of any prop	perty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankruptor transferred in the ordinary course of your burnelude both outright transfers and transfers mainclude gifts and transfers that you have already No  Yes, Fill in the details.	usiness or financial affa de as security (such as t	i <b>irs?</b> he granting of a s			
	Person Who Received Transfer Address	Description and v property transferr			any property or received or debts change	Date transfer was made
19.	<ul> <li>Person's relationship to you</li> <li>Within 10 years before you filed for bankruptcy, did you transfer any property to a self-speneficiary? (These are often called asset-protection devices.)</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>			self-settled tru	st or similar device	of which you are a
	Name of trust	Description and v	alue of the prop	erty transferre	ed	Date Transfer was made
	B: List of Certain Financial Accounts, Ins Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, assoc	, were any financial ac	counts or instru	ments held in of deposit; sh		
	Yes. Fill in the details.  Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accourant instrument	clo mo	te account was sed, sold, ved, or nsferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 y cash, or other valuables?  No Yes. Fill in the details. Name of Financial Institution	ear before you filed for  Who else had acc		y safe deposit		itory for securities,  Do you still
	Address (Number, Street, City, State and ZIP Code)	Address (Number, State and ZIP Code)		Describe the t	Contents	have it?
22.	Have you stored property in a storage unit o  ■ No □ Yes. Fill in the details.	r place other than your	home within 1 y	year before yo	u filed for bankrupto	ey?
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, Si State and ZIP Code)		Describe the o	contents	Do you still have it?

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Debtor 1 Tamiko L Cook

Par	t 9: Identify Property You Hold or Control for S	omeone Else					
23.	Do you hold or control any property that someon for someone.	ne else owns? Include any proper	ty yo	ou borrowed from, are storing for	, or hold in trust		
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Des	scribe the property	Value		
Par	t 10: Give Details About Environmental Informat	tion					
For	the purpose of Part 10, the following definitions a	pply:					
	Environmental law means any federal, state, or lotoxic substances, wastes, or material into the air regulations controlling the cleanup of these substances.	, land, soil, surface water, ground	_	•			
	Site means any location, facility, or property as d to own, operate, or utilize it, including disposal s	-	law,	whether you now own, operate, o	or utilize it or used		
	Hazardous material means anything an environm hazardous material, pollutant, contaminant, or si		was	ste, hazardous substance, toxic s	ubstance,		
Rep	ort all notices, releases, and proceedings that you	u know about, regardless of wher	1 the	ey occurred.			
24.	Has any governmental unit notified you that you	may be liable or potentially liable	unc	der or in violation of an environme	ental law?		
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of any r	elease of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.						
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ture of the case	Status of the case		
Par	t 11: Give Details About Your Business or Conn	ections to Any Business					
27.	Within 4 years before you filed for bankruptcy, di	id you own a business or have an	ıy of	the following connections to any	business?		
	☐ A sole proprietor or self-employed in a tra	ade, profession, or other activity,	eith	er full-time or part-time			
	☐ A member of a limited liability company (	LLC) or limited liability partnersh	ip (L	LP)			
	☐ A partner in a partnership						
	☐ An officer, director, or managing executiv	ve of a corporation					
	☐ An owner of at least 5% of the voting or e	equity securities of a corporation					

Page 43 of 59 Case number (if known) Document Debtor 1 Tamiko L Cook No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper **Dates business existed** Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. **Date Issued** Name Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Tamiko L Cook Signature of Debtor 2 Tamiko L Cook Signature of Debtor 1 Date September 6, 2018 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No

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Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Filed 09/06/18

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		<b>7</b> :	Liquidation
	\$	245	filing fee
	;	\$75	administrative fee
	<u>+</u>	\$15	trustee surcharge
	\$	335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.

The state of the s

9. Supply the attorney with copies of all tax returns filed while the case is pending.

a julijanski saki i sakilik te strantara et Sasara kantara i tisanski sakara et

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
  - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
  - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

    Petition preparation
  - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
  - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$23.00 for expenses, leaving a balance due for the filing fee of \$310.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: September 6, 2018

Signed

Tanfiko L Cook

Julie M Gleason 6273536

Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

### United States Bankruptcy Court Northern District of Illinois

In re	Tamiko L Cook		Case No.	
		Debtor(s)	Chapter 13	
	VE	CRIFICATION OF CREDITOR M	<b>MATRIX</b>	
		Number of	f Creditors:	35
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	itors is true and correct to the	best of my
Date:	September 6, 2018	/s/ Tamiko L Cook Tamiko L Cook Signature of Debtor		

ACL Laboratories PO Box 27901 West Allis, WI 53227-0901

Acs/navient 501 Bleecker St Utica, NY 13501

Ad Astra Recovery 7330 W 33rd St Ste 118 Wichita, KS 67205

Arnold Scott Harris 111 W. Jackson Ste 400 Chicago, IL 60604

AT & T Mobility Attn: Karen Cavagnaro, Paralegal One AT&T Way, Room 3A104 Bedminster, NJ 07921

Chase Bankruptcy Department PO Box 15145 Wilmington, DE 19850

ChexSystems
7805 Hudson Rd, Ste 100
Saint Paul, MN 55125

Citimortgage Inc Attn: Bankruptcy Po Box 6423 Sioux Falls, SD 57117

City of Chicago Attn: Mayor Rahm Emanuel 121 N LaSalle, #507 Chicago, IL 60602

City of Chicago - Dept of Finance Administrative Hearings 121 N LaSalle St 107A Chicago, IL 60602 City of Chicago Corporation Counsel Attn: Edward Siskel 30 N LaSalle St, Room 700 Chicago, IL 60602

City of Chicago Dept of Law Attn: Charles King 121 North LaSalle Street, Suite 600 Chicago, IL 60602

ComEd
Attn Bankruptcy
PO Box 805379
Chicago, IL 60680

Credit Collections Services Attention: Bankruptcy 725 Canton Street Norwood, MA 02062

Ecmc Attn: Bankruptcy Po Box 30258 Salt Lake City, UT 84130

ERC/Enhanced Recovery Corp Attn: Bankruptcy 8014 Bayberry Rd Jacksonville, FL 32256

Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338

Illinois Dept of Employment Securit Bankruptcy Unit Collection Subdivis 33 S State St 10th Floor Chicago, IL 60603

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346 Ira T. Nevel
175 N. Franklin #201
Chicago, IL 60606

MCSI Inc 7330 College Drive #108 Palos Heights, IL 60463

Midwest Eye Center S.C. 1700 East Way Rd Calumet City, IL 60409

Oppity Finance 130 E Randolph St Suite 3400 Chicago, IL 60601

Penn Foster School 925 Oak Street Scranton, PA 18515

PLS Bankruptcy Department One South Wacker 36th Floor Chicago, IL 60607

Portfolio Recovery Po Box 41067 Norfolk, VA 23541

Progressive 11629 S 700 E, Ste 250 Draper, UT 84020

Purchasing Power, LLC 1375 Peachtree St NE Ste 500 Atlanta, GA 30309-3109

Region Recov 5252 S Homan Ave Hammond, IN 46320 Secretary of State Attn: Safety & Financial Resp 2701 S Dirksen Pkwy Springfield, IL 62723

Speedy Cash 3611 N. Ridge Rd Wichita, KS 67205

State Collection Service Attention: Bankruptcy Po Box 6250 Madison, WI 53716

Torres Crdit Tcs Inc. Po Box 189 Carlisle, PA 17013

US Dept of Housing & Urban Dev Attn: Secretary 451 7th St SW Washington, DC 20410

Wells Fargo Education Fin Svcs PO Box 10438 MAC F8235-02F Des Moines, IA 50306

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B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court**Northern District of Illinois

In re	Tamiko L Cook		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPE	ENSATION OF ATTORN	NEY FOR DE	EBTOR(S)
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 201 compensation paid to me within one year before the filibe rendered on behalf of the debtor(s) in contemplation	ing of the petition in bankruptcy, or	r agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,000.00
	Prior to the filing of this statement I have received			350.00
	Balance Due			3,650.00
2.	\$ of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed com	pensation with any other person un	nless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compen copy of the agreement, together with a list of the na			
6.	In return for the above-disclosed fee, I have agreed to a	render legal service for all aspects of	of the bankruptcy c	ease, including:
	<ul><li>a. Analysis of the debtor's financial situation, and rend</li><li>b. Preparation and filing of any petition, schedules, state.</li><li>c. Representation of the debtor at the meeting of credid. [Other provisions as needed]</li></ul>	tement of affairs and plan which m	nay be required;	
7.	By agreement with the debtor(s), the above-disclosed for	ee does not include the following so	ervice:	
		CERTIFICATION		
	I certify that the foregoing is a complete statement of a pankruptcy proceeding.	ny agreement or arrangement for pa	ayment to me for re	epresentation of the debtor(s) in
5	September 6, 2018	/s/ Julie M Gleason		
_	Date	Julie M Gleason 62		
		Signature of Attorney Gleason & Gleason	•	
		77 W Washington,		
		Chicago, IL 60602	v. (242) E70 0E24	
		(312) 578-9530 Fax troy@chicagobk.co		•
		Name of law firm	-	